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and deposits. As their competitors in larger communities can supplement their earnings with nontraditional sources of income, the banks in small communities need to find people to sell these nontraditional products to. J.D. Eberly, the president of the bank in Stanton said, look, we've been here for 60...we've been here since 1882. His grandfather started the bank. We know that 60 percent of our town drives every day to Norfolk to work. I would like to support liberalizing the branch laws. One thing that we're looking for is to remain competitive. We know we need to have a growing market. We have to have a loan production office in Norfolk, and we've had a loan production office for five years and we want to have more full-service banking. Tim Tighe, who is the bank in Madison, essentially says, look, they were for the protectionism too when it first happened. We saw...we were afraid of the big change that was coming into the area and we actually found that it was good for our organization. You know, we grew faster during the time than we ever did, so we're not worried about competition from the larger banking organizations. What does concern me is in my town, where Norfolk being so close, is people are retiring that have good accounts, good core accounts with our bank, they are moving to Norfolk to be closer to medical services, and so for me it's more of an issue of serving my existing customers and not losing them to the banks that are already up there. It's why Stan (sic-Steve) Michel, the Nebraska Independent Community Bankers Association, who represents 150 bankers across the state says, thus, we've drafted an amendment that would strike Section 8 and reinsert current language at 14 percent. We urge you not to stop the movement to unlimited statewide branch banking which is nearly unanimous in the Nebraska banking community because of the murkiness of the deposit cap issue. Thank you. In other words, while there are banks in the...

SENATOR CUDABACK: One minute.

SENATOR LANDIS: ...middle of the road up and down the I of I-80 who oppose this because they fear essentially First of Omaha coming to Grand Island, and to Lincoln, and that's, essentially the problem. There are a number of small town banks, who I have advocated on this floor many times for and voted in the face of big bank opposition, I've voted for small banks over and over